

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Harry Theodore and Cindy Lue Bear : Bankruptcy Case No. 21-10271-TPA  
*Debtor(s)* : Chapter 13

**PLAN CONFIRMATION ORDER**

*AND NOW*, this **17th day of November, 2021**, it is hereby **ORDERED, ADJUDGED, and DECREED**, with the consent of all the Parties in attendance, as follows:

**A** The Chapter 13 Plan dated **May 13, 2021**, except as modified herein as numbered, below, is **CONFIRMED** in accord with **11 USC 1325**. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court.

**B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**1. Objections to the Plan:** This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

**2. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**3. Review of Claims Docket and Objections to Claims.** Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**4. Motions or Complaints Pursuant to §§506, 507, or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**5. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

**C IT IS FURTHER ORDERED THAT:**

**1.** Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.

Revised 7/26/2021

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to 11 U.S.C. §1322(b)(2), nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.

7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

8. Debtor's counsel must file a fee application in accordance with *WPA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is **VACATED**.



Thomas P. Agresti  
United States Bankruptcy Judge  
nms

cc: All Parties in interest to be served by Clerk in seven (7) days

Revised 7/26/2021

In re:  
Harry Theodore Bear  
Cindy Lue Bear  
Debtors

Case No. 21-10271-TPA  
Chapter 13

District/off: 0315-1  
Date Rcvd: Nov 17, 2021

User: bsil  
Form ID: pdf900

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Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Harry Theodore Bear, Cindy Lue Bear, 3320 Keller Road, Warren, PA 16365-8726
15375607	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court; Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15378886	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15375611	First Bankcard, PO Box 2557, Omaha, NE 68103-2557
15375612	+ Frederic I. Weinberg, Esquire, 375 East Elm Street, Ste 210, Conshohocken, PA 19428-1973
15396296	Fulton Bank, N.A., Special Assets 5th Floor , Attn: Jessica, Lancaster , PA 17604
15375614	+ Galaxy International Purchasing LLC, 4730 South Fort Apacke Rd 300, Las Vegas, NV 89147-7947
15381925	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15375616	+ Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15387074	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15375626	+ Wesley Financial Group, LLC, 9009 Carothers Pkwy, Ste B3, Franklin, TN 37067-1703

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 17 2021 23:40:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15375608	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 17 2021 23:40:31	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15379890	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 17 2021 23:40:30	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15375609	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 17 2021 23:40:23	Citibank/The Home Depot, Citicorp Credit Svrs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15375610	+ Email/Text: bnc-bluestem@quantum3group.com	Nov 17 2021 23:32:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15375613	+ Email/Text: bankruptcy@fult.com	Nov 17 2021 23:32:00	Fulton Bank N.A., Po Box 4887, Lancaster, PA 17604-4887
15375615	+ Email/Text: bankruptcy.notices@hdfsi.com	Nov 17 2021 23:32:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
15379873	Email/PDF: resurgentbknotifications@resurgent.com	Nov 17 2021 23:40:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15386784	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 17 2021 23:40:20	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15375617	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 17 2021 23:40:21	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15387218	+ Email/Text: bankruptcydpt@mcmcg.com		

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15375618	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2021 23:32:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15375619	+ Email/Text: bankruptcynotices@psecu.com	Nov 17 2021 23:32:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15375620	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2021 23:32:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15389572	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2021 23:40:31	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15385609	+ Email/Text: bankruptcynotices@psecu.com	Nov 17 2021 23:40:31	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15394612	Email/Text: bnc-quantum@quantum3group.com	Nov 17 2021 23:32:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
15381106	Email/Text: bnc-quantum@quantum3group.com	Nov 17 2021 23:32:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15390526	Email/Text: bnc-quantum@quantum3group.com	Nov 17 2021 23:32:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
15375621	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 17 2021 23:32:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15375622	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 17 2021 23:40:32	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15390805	+ Email/PDF: gecsed@recoverycorp.com	Nov 17 2021 23:40:20	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15376213	+ Email/PDF: gecsed@recoverycorp.com	Nov 17 2021 23:40:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15375623	+ Email/PDF: gecsed@recoverycorp.com	Nov 17 2021 23:40:30	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15375624	Email/PDF: gecsed@recoverycorp.com	Nov 17 2021 23:40:30	Synchrony Bank/QVC, Attn. Bankruptcy, PO Box 530905, Atlanta, GA 30353-0905
15375625	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 17 2021 23:40:32	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans, LLC
cr	*+	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15375627	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15375628	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15375629	*+	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15375630	*+	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15375631	*	First Bankcard, PO Box 2557, Omaha, NE 68103-2557
15375632	*+	Frederic I. Weinberg, Esquire, 375 East Elm Street, Ste 210, Conshohocken, PA 19428-1973
15375633	*+	Fulton Bank N.A., Po Box 4887, Lancaster, PA 17604-4887
15375634	*+	Galaxy International Purchasing LLC, 4730 South Fort Apacke Rd 300, Las Vegas, NV 89147-7947

District/off: 0315-1

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15375635	*+	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
15375636	*+	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15375637	*+	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15375638	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15375639	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15375640	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15375641	*+	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15375642	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15375643	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15375644	*	Synchrony Bank/QVC, Attn: Bankruptcy, PO Box 530905, Atlanta, GA 30353-0905
15375645	*+	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 6497, Sioux Falls, SD 57117-6497
15375646	*+	Wesley Financial Group, LLC, 9009 Carothers Pkwy, Ste B3, Franklin, TN 37067-1703

TOTAL: 1 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 19, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2021 at the address(es) listed below:

Name	Email Address
Maria Miksich	on behalf of Creditor Quicken Loans LLC mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Joint Debtor Cindy Lue Bear rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Debtor Harry Theodore Bear rebeka@seelingerlaw.com
Richard J. Bedford	on behalf of Plaintiff Cindy Lue Bear richard@seelingerlaw.com rjb8181@gmail.com
Richard J. Bedford	on behalf of Plaintiff Harry Theodore Bear richard@seelingerlaw.com rjb8181@gmail.com
Ronda J. Winnecour	cmecl@chapter13trusteedpa.com

TOTAL: 7